



ANNUAL STATEMENT

For the Year Ended December 31, 2012
of the Condition and Affairs of the

West Virginia National Auto Insurance Company

NAIC Group Code.....	NAIC Company Code..... 10911	Employer's ID Number..... 55-0758679
(Current Period) (Prior Period)		
Organized under the Laws of West Virginia	State of Domicile or Port of Entry West Virginia	Country of Domicile US
Incorporated/Organized..... April 29, 1998	Commenced Business..... June 1, 1998	
Statutory Home Office	330 Scott Avenue - Suite 2..... Morgantown WV US 26508 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	330 Scott Avenue - Suite 2..... Morgantown WV US..... 26508 (Street and Number) (City or Town, State, Country and Zip Code)	304-296-0507 (Area Code) (Telephone Number)
Mail Address	330 Scott Avenue - Suite 2..... Morgantown WV US 26508 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	330 Scott Avenue - Suite 2..... Morgantown WV US 26508 (Street and Number) (City or Town, State, Country and Zip Code)	304-296-0507 (Area Code) (Telephone Number)
Internet Web Site Address	http://www.wvnational.com	
Statutory Statement Contact	David Charles Remmells (Name) dremmells@wvnational.com (E-Mail Address)	304-296-0507-0210 (Area Code) (Telephone Number) (Extension) 304-296-3425 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. James Walter Buchanan Jr.	President	2. David Charles Remmells	Secretary
3. David Charles Remmells	Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

James Walter Buchanan Jr.	William Bernard Kania	Parry George Petroplus	David Mitchell Maynard
Vincent Warren Nowell			

State of..... West Virginia
County of..... Monongalia

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature) James Walter Buchanan Jr.	(Signature) David Charles Remmells	(Signature) David Charles Remmells
1. (Printed Name) President	2. (Printed Name) Secretary	3. (Printed Name) Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This 28th day of February 2013	b. If no	
	1. State the amendment number	
	2. Date filed	
	3. Number of pages attached	

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	6,953,966		6,953,966	5,975,197
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	361,968		361,968	123,901
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....752,327, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....133,806, Schedule DA).....	886,133		886,133	1,690,949
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	8,202,067	0	8,202,067	7,790,046
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	54,071		54,071	52,861
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,430,691	460,784	969,907	2,327,957
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	377,873		377,873	564,082
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	78,934		78,934	
18.2 Net deferred tax asset.....	149,883	16,102	133,781	137,126
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....	21,721	21,721	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	10,315,240	498,607	9,816,633	10,872,072
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	10,315,240	498,607	9,816,633	10,872,072

DETAILS OF WRITE-INS

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501.....			0	
2502.....			0	
2503.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0	0	0

West Virginia National Auto Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	2,827,508	2,574,872
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	845,581	719,395
4. Commissions payable, contingent commissions and other similar charges.....	342,371	280,083
5. Other expenses (excluding taxes, licenses and fees).....	33,869	28,673
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	(96,363)	125,324
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		6,950
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....450,623 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	1,194,323	1,485,372
10. Advance premium.....	124,641	126,473
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	122,225	350,630
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....		
14. Amounts withheld or retained by company for account of others.....	8,202	9,107
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	10,367	11,176
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	116,590	82,535
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	5,529,314	5,800,590
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	5,529,314	5,800,590
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	1,001,000	1,001,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other than special surplus funds.....	0	0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....	1,999,000	1,999,000
35. Unassigned funds (surplus).....	1,287,319	2,071,482
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	4,287,319	5,071,482
38. TOTALS (Page 2, Line 28, Col. 3).....	9,816,633	10,872,072

DETAILS OF WRITE-INS		
2501. Uncashed checks pending escheatment to state.....	116,590	82,535
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	116,590	82,535
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above).....	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above).....	0	0

STATEMENT OF INCOME

UNDERWRITING INCOME		1	2
		Current Year	Prior Year
1.	Premiums earned (Part 1, Line 35, Column 4).....	8,433,132	8,480,334
DEDUCTIONS			
2.	Losses incurred (Part 2, Line 35, Column 7).....	5,288,344	4,440,535
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	1,009,437	965,560
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	2,883,419	3,054,816
5.	Aggregate write-ins for underwriting deductions.....	0	0
6.	Total underwriting deductions (Lines 2 through 5).....	9,181,200	8,460,911
7.	Net income of protected cells.....		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(748,068)	19,423
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....	150,358	202,567
10.	Net realized capital gains (losses) less capital gains tax of \$.....0 (Exhibit of Capital Gains (Losses)).....	884	48,939
11.	Net investment gain (loss) (Lines 9 + 10).....	151,242	251,506
OTHER INCOME			
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....2,603 amount charged off \$.....20,454).....	(17,851)	(55,008)
13.	Finance and service charges not included in premiums.....	292,584	194,560
14.	Aggregate write-ins for miscellaneous income.....	35,450	1,650
15.	Total other income (Lines 12 through 14).....	310,183	141,202
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(286,643)	412,131
17.	Dividends to policyholders.....		
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	(286,643)	412,131
19.	Federal and foreign income taxes incurred.....	(79,165)	59,813
20.	Net income (Line 18 minus Line 19) (to Line 22).....	(207,478)	352,318
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	5,071,482	4,772,018
22.	Net income (from Line 20).....	(207,478)	352,318
23.	Net transfers (to) from Protected Cell accounts.....		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0.....	21,881	(45,211)
25.	Change in net unrealized foreign exchange capital gain (loss).....		
26.	Change in net deferred income tax.....	(34,016)	(16,993)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(446,800)	9,350
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
29.	Change in surplus notes.....		
30.	Surplus (contributed to) withdrawn from protected cells.....		
31.	Cumulative effect of changes in accounting principles.....		
32.	Capital changes:		
32.1	Paid in.....		
32.2	Transferred from surplus (Stock Dividend).....		
32.3	Transferred to surplus.....		
33.	Surplus adjustments:		
33.1	Paid in.....		
33.2	Transferred to capital (Stock Dividend).....		
33.3.	Transferred from capital.....		
34.	Net remittances from or (to) Home Office.....		
35.	Dividends to stockholders.....	(117,750)	
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37.	Aggregate write-ins for gains and losses in surplus.....	0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(784,163)	299,464
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	4,287,319	5,071,482

DETAILS OF WRITE-INS		
0501.	.....	.....
0502.	.....	.....
0503.	.....	.....
0598.	Summary of remaining write-ins for Line 5 from overflow page.....	0
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0
1401.	Return Check Processing Fees.....	1,650
1402.	Proceeds from Sale of Property Book Renewal Rights.....	30,000
1403.	Gain on Disposal of Company Car.....	3,800
1498.	Summary of remaining write-ins for Line 14 from overflow page.....	0
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	35,450
3701.	Lines 23 and 29 from 2000 Annual Statement.....	
3702.	.....
3703.	.....
3798.	Summary of remaining write-ins for Line 37 from overflow page.....	0
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	8,809,112	8,399,002
2. Net investment income.....	177,869	264,992
3. Miscellaneous income.....	310,183	141,202
4. Total (Lines 1 through 3).....	9,297,164	8,805,196
5. Benefit and loss related payments.....	4,849,499	4,935,054
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	3,920,886	3,817,359
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.0 tax on capital gains (losses).....	6,719	82,000
10. Total (Lines 5 through 9).....	8,777,104	8,834,413
11. Net cash from operations (Line 4 minus Line 10).....	520,060	(29,217)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	2,768,749	2,661,998
12.2 Stocks.....		143,793
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	2,768,749	2,805,792
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	3,775,342	1,125,224
13.2 Stocks.....	216,186	127,696
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	3,991,528	1,252,920
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(1,222,779)	1,552,872
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....	117,750	
16.6 Other cash provided (applied).....	15,653	31,601
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(102,097)	31,601
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(804,816)	1,555,256
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	1,690,949	135,693
19.2 End of year (Line 18 plus Line 19.1).....	886,133	1,690,949

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		
---------	--	--

West Virginia National Auto Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	4,565	13,741	598	17,708
2.	Allied lines.....	1,518	6,052	226	7,344
3.	Farmowners multiple peril.....				0
4.	Homeowners multiple peril.....	1,981	25,033	723	26,291
5.	Commercial multiple peril.....				0
6.	Mortgage guaranty.....				0
8.	Ocean marine.....				0
9.	Inland marine.....				0
10.	Financial guaranty.....				0
11.1	Medical professional liability - occurrence.....				0
11.2	Medical professional liability - claims-made.....				0
12.	Earthquake.....				0
13.	Group accident and health.....				0
14.	Credit accident and health (group and individual).....				0
15.	Other accident and health.....				0
16.	Workers' compensation.....				0
17.1	Other liability - occurrence.....	2,362	8,692	358	10,696
17.2	Other liability - claims-made.....				0
17.3	Excess workers' compensation.....				0
18.1	Products liability - occurrence.....				0
18.2	Products liability - claims-made.....				0
19.1, 19.2	Private passenger auto liability.....	6,772,758	1,169,441	936,601	7,005,598
19.3, 19.4	Commercial auto liability.....				0
21.	Auto physical damage.....	1,358,899	262,413	255,817	1,365,495
22.	Aircraft (all perils).....				0
23.	Fidelity.....				0
24.	Surety.....				0
26.	Burglary and theft.....				0
27.	Boiler and machinery.....				0
28.	Credit.....				0
29.	International.....				0
30.	Warranty.....				0
31.	Reinsurance - nonproportional assumed property.....				0
32.	Reinsurance - nonproportional assumed liability.....				0
33.	Reinsurance - nonproportional assumed financial lines.....				0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0
35.	TOTALS.....	8,142,083	1,485,372	1,194,323	8,433,132

DETAILS OF WRITE-INS

3401.	Mine Subsidence.....				0
3402.	.....				0
3403.	.....				0
3498.	Summary of remaining write-ins for Line 34 from overflow page....	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0

West Virginia National Auto Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....	598				598
2.	Allied lines.....	226				226
3.	Farmowners multiple peril.....					0
4.	Homeowners multiple peril.....	723				723
5.	Commercial multiple peril.....					0
6.	Mortgage guaranty.....					0
8.	Ocean marine.....					0
9.	Inland marine.....					0
10.	Financial guaranty.....					0
11.1	Medical professional liability - occurrence.....					0
11.2	Medical professional liability - claims-made.....					0
12.	Earthquake.....					0
13.	Group accident and health.....					0
14.	Credit accident and health (group and individual).....					0
15.	Other accident and health.....					0
16.	Workers' compensation.....					0
17.1	Other liability - occurrence.....	358				358
17.2	Other liability - claims-made.....					0
17.3	Excess workers' compensation.....					0
18.1	Products liability - occurrence.....					0
18.2	Products liability - claims-made.....					0
19.1, 19.2	Private passenger auto liability.....	936,601				936,601
19.3, 19.4	Commercial auto liability.....					0
21.	Auto physical damage.....	255,817				255,817
22.	Aircraft (all perils).....					0
23.	Fidelity.....					0
24.	Surety.....					0
26.	Burglary and theft.....					0
27.	Boiler and machinery.....					0
28.	Credit.....					0
29.	International.....					0
30.	Warranty.....					0
31.	Reinsurance - nonproportional assumed property.....					0
32.	Reinsurance - nonproportional assumed liability.....					0
33.	Reinsurance - nonproportional assumed financial lines.....					0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0
35.	TOTALS.....	1,194,323	0	0	0	1,194,323
36.	Accrued retrospective premiums based on experience.....					
37.	Earned but unbilled premiums.....					0
38.	Balance (sum of Lines 35 through 37).....					1,194,323

DETAILS OF WRITE-INS

3401.	Mine Subsidence.....					0
3402.	.....					0
3403.	.....					0
3498.	Summary of remaining write-ins for Line 34 from overflow page...	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

(a) State here basis of computation used in each case: Daily Pro Rata

West Virginia National Auto Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire.....	22,826				18,261	4,565
2.	Allied lines.....	7,587				6,069	1,518
3.	Farmowners multiple peril.....						0
4.	Homeowners multiple peril.....	9,906				7,925	1,981
5.	Commercial multiple peril.....						0
6.	Mortgage guaranty.....						0
8.	Ocean marine.....						0
9.	Inland marine.....						0
10.	Financial guaranty.....						0
11.1	Medical professional liability - occurrence.....						0
11.2	Medical professional liability - claims-made.....						0
12.	Earthquake.....						0
13.	Group accident and health.....						0
14.	Credit accident and health (group and individual).....						0
15.	Other accident and health.....						0
16.	Workers' compensation.....						0
17.1	Other liability - occurrence.....	11,808				9,446	2,362
17.2	Other liability - claims-made.....						0
17.3	Excess workers' compensation.....						0
18.1	Products liability - occurrence.....						0
18.2	Products liability - claims-made.....						0
19.1, 19.2	Private passenger auto liability.....	7,631,911				859,153	6,772,758
19.3, 19.4	Commercial auto liability.....						0
21.	Auto physical damage.....	1,588,278				229,379	1,358,899
22.	Aircraft (all perils).....						0
23.	Fidelity.....						0
24.	Surety.....						0
26.	Burglary and theft.....						0
27.	Boiler and machinery.....						0
28.	Credit.....						0
29.	International.....						0
30.	Warranty.....						0
31.	Reinsurance - nonproportional assumed property.....	XXX					0
32.	Reinsurance - nonproportional assumed liability.....	XXX					0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX					0
34.	Aggregate write-ins for other lines of business.....	190	0	0	0	190	0
35.	TOTALS.....	9,272,506	0	0	0	1,130,423	8,142,083

DETAILS OF WRITE-INS

3401.	Mine Subsidence.....	190				190	0
3402.	.....						0
3403.	.....						0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	190	0	0	0	190	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]
If yes: 1. The amount of such installment premiums \$.....0.
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire.....	176,996		141,597	35,399	3,857	8,928	30,328	171.3
2.	Allied lines.....				0	4,977	5,316	(339)	(4.6)
3.	Farmowners multiple peril.....				0			0	
4.	Homeowners multiple peril.....	176,717		141,374	35,343	19,335	38,874	15,804	60.1
5.	Commercial multiple peril.....				0			0	
6.	Mortgage guaranty.....				0			0	
8.	Ocean marine.....				0			0	
9.	Inland marine.....				0			0	
10.	Financial guaranty.....				0			0	
11.1	Medical professional liability - occurrence.....				0			0	
11.2	Medical professional liability - claims-made.....				0			0	
12.	Earthquake.....				0			0	
13.	Group accident and health.....				0			0	
14.	Credit accident and health (group and individual).....				0			0	
15.	Other accident and health.....				0			0	
16.	Workers' compensation.....				0			0	
17.1	Other liability - occurrence.....				0	12,771	12,717	54	0.5
17.2	Other liability - claims-made.....				0			0	
17.3	Excess workers' compensation.....				0			0	
18.1	Products liability - occurrence.....				0			0	
18.2	Products liability - claims-made.....				0			0	
19.1, 19.2	Private passenger auto liability.....	5,391,827		1,237,784	4,154,043	2,744,452	2,467,431	4,431,064	63.3
19.3, 19.4	Commercial auto liability.....				0			0	
21.	Auto physical damage.....	1,248,848		437,925	810,923	42,116	41,606	811,433	59.4
22.	Aircraft (all perils).....				0			0	
23.	Fidelity.....				0			0	
24.	Surety.....				0			0	
26.	Burglary and theft.....				0			0	
27.	Boiler and machinery.....				0			0	
28.	Credit.....				0			0	
29.	International.....				0			0	
30.	Warranty.....				0			0	
31.	Reinsurance - nonproportional assumed property.....	XXX			0			0	
32.	Reinsurance - nonproportional assumed liability.....	XXX			0			0	
33.	Reinsurance - nonproportional assumed financial lines.....	XXX			0			0	
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	
35.	TOTALS.....	6,994,388	0	1,958,680	5,035,708	2,827,508	2,574,872	5,288,344	62.7
DETAILS OF WRITE-INS									
3401.	Mine Subsidence.....				0			0	
3402.	.....				0			0	
3403.	.....				0			0	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire.....	2,000		1,600	400	17,285		13,828	3,857	2,836
2.	Allied lines.....				0	24,887		19,910	4,977	1,599
3.	Farmowners multiple peril.....				0				0	
4.	Homeowners multiple peril.....				0	96,677		77,342	19,335	9,350
5.	Commercial multiple peril.....				0				0	
6.	Mortgage guaranty.....				0				0	
8.	Ocean marine.....				0				0	
9.	Inland marine.....				0				0	
10.	Financial guaranty.....				0				0	
11.1	Medical professional liability - occurrence.....				0				0	
11.2	Medical professional liability - claims-made.....				0				0	
12.	Earthquake.....				0				0	
13.	Group accident and health.....				0				(a).....0	
14.	Credit accident and health (group and individual).....				0				0	
15.	Other accident and health.....				0				(a).....0	
16.	Workers' compensation.....				0				0	
17.1	Other liability - occurrence.....	24,117		19,293	4,824	39,734		31,787	12,771	8,154
17.2	Other liability - claims-made.....				0				0	
17.3	Excess workers' compensation.....				0				0	
18.1	Products liability - occurrence.....				0				0	
18.2	Products liability - claims-made.....				0				0	
19.1, 19.2	Private passenger auto liability.....	2,487,159		498,001	1,989,158	912,324		157,030	2,744,452	797,813
19.3, 19.4	Commercial auto liability.....				0				0	
21.	Auto physical damage.....	48,501		15,280	33,221	11,957		3,062	42,116	25,750
22.	Aircraft (all perils).....				0				0	
23.	Fidelity.....				0				0	
24.	Surety.....				0				0	
26.	Burglary and theft.....				0				0	
27.	Boiler and machinery.....				0				0	
28.	Credit.....				0				0	
29.	International.....				0				0	
30.	Warranty.....				0				0	
31.	Reinsurance - nonproportional assumed property.....	.XXX			0	XXX			0	
32.	Reinsurance - nonproportional assumed liability.....	.XXX			0	XXX			0	
33.	Reinsurance - nonproportional assumed financial lines.....	.XXX			0	XXX			0	
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	938	0	938	0	79
35.	TOTALS.....	2,561,777	0	534,174	2,027,603	1,103,802	0	303,897	2,827,508	845,581
DETAILS OF WRITE-INS										
3401.	Mine Subsidence.....				0	938		938	0	79
3402.	.....				0				0	
3403.	.....				0				0	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	938	0	938	0	79

(a) Including \$.0 for present value of life indemnity claims.

West Virginia National Auto Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	617,637			617,637
1.2 Reinsurance assumed.....				0
1.3 Reinsurance ceded.....	183,959			183,959
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	433,678	0	0	433,678
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		1,351,625		1,351,625
2.2 Reinsurance assumed, excluding contingent.....				0
2.3 Reinsurance ceded, excluding contingent.....		329,274		329,274
2.4 Contingent - direct.....		47,329		47,329
2.5 Contingent - reinsurance assumed.....				0
2.6 Contingent - reinsurance ceded.....		(37,871)		(37,871)
2.7 Policy and membership fees.....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	1,107,551	0	1,107,551
3. Allowances to manager and agents.....				0
4. Advertising.....		9,527		9,527
5. Boards, bureaus and associations.....		68,548		68,548
6. Surveys and underwriting reports.....		113,778		113,778
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....	280,145	715,852	6,000	1,001,997
8.2 Payroll taxes.....	21,502	53,709	484	75,695
9. Employee relations and welfare.....	30,945	84,928	779	116,652
10. Insurance.....	14,232	28,180	323	42,735
11. Directors' fees.....	1,240	2,728	32	4,000
12. Travel and travel items.....	17,937	26,259		44,196
13. Rent and rent items.....	24,502	65,933	576	91,011
14. Equipment.....	5,551	108,681	141	114,373
15. Cost or depreciation of EDP equipment and software.....				0
16. Printing and stationery.....	15,772	29,786	333	45,891
17. Postage, telephone and telegraph, exchange and express.....	31,602	64,441	734	96,777
18. Legal and auditing.....	38,058	51,801	714	90,573
19. Totals (Lines 3 to 18).....	481,486	1,424,151	10,116	1,915,753
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		191,144		191,144
20.2 Insurance department licenses and fees.....	6,784	15,015		21,799
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....	246	547		793
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	7,030	206,706	0	213,736
21. Real estate expenses.....				0
22. Real estate taxes.....				0
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	87,243	145,011	31,065	263,319
25. Total expenses incurred.....	1,009,437	2,883,419	41,181	(a) 3,934,037
26. Less unpaid expenses - current year.....	845,581	290,006	238	1,135,825
27. Add unpaid expenses - prior year.....	719,395	445,031	225	1,164,651
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	883,251	3,038,444	41,168	3,962,863

DETAILS OF WRITE-INS

2401. Bank fees.....	11,044	24,302	281	35,627
2402. Computer processing fees.....	43,138	93,619	1,086	137,843
2403. Consulting fees.....	12,170	27,090	29,698	68,958
2498. Summary of remaining write-ins for Line 24 from overflow page.....	20,891	0	0	20,891
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	87,243	145,011	31,065	263,319

(a) Includes management fees of \$.....0 to affiliates and \$.....231,043 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....58,890	.....56,200
1.1 Bonds exempt from U.S. tax.....	(a).....45,610	.....55,009
1.2 Other bonds (unaffiliated).....	(a).....77,415	.....71,916
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....7,690	.....7,690
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....978	.....978
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....190,583	.....191,793
11. Investment expenses.....	.....	(g).....41,181
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....254
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....41,435
17. Net investment income (Line 10 minus Line 16).....	.....	.....150,358

DETAILS OF WRITE-INS

0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....0
(a) Includes \$.....3,036 accrual of discount less \$.....31,744 amortization of premium and less \$.....11,726 paid for accrued interest on purchases.		
(b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.		
(c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.		
(e) Includes \$.....40 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.		
(g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.		
(h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.		
(i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....761	.....	.....761	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....123	.....	.....123	.....	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....	.....0	.....21,881	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....	.....	.....0	.....	.....
8. Other invested assets.....	.....	.....	.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....884	.....0	.....884	.....21,881	.....0

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.....0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.....0
2.2 Common stocks.....			.....0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.....0
3.2 Other than first liens.....			.....0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.....0
4.2 Properties held for the production of income.....			.....0
4.3 Properties held for sale.....			.....0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.....0
6. Contract loans.....			.....0
7. Derivatives (Schedule DB).....			.....0
8. Other invested assets (Schedule BA).....			.....0
9. Receivables for securities.....			.....0
10. Securities lending reinvested collateral assets (Schedule DL).....			.....0
11. Aggregate write-ins for invested assets.....	.....0	.....0	.....0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.....0	.....0	.....0
13. Title plants (for Title insurers only).....			.....0
14. Investment income due and accrued.....			.....0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	.....460,784		.....(460,784)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.....0
15.3 Accrued retrospective premiums.....			.....0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.....0
16.2 Funds held by or deposited with reinsured companies.....			.....0
16.3 Other amounts receivable under reinsurance contracts.....			.....0
17. Amounts receivable relating to uninsured plans.....			.....0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.....0
18.2 Net deferred tax asset.....	.....16,102	.....46,773	.....30,671
19. Guaranty funds receivable or on deposit.....			.....0
20. Electronic data processing equipment and software.....			.....0
21. Furniture and equipment, including health care delivery assets.....	.....21,721	.....5,034	.....(16,687)
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.....0
23. Receivables from parent, subsidiaries and affiliates.....			.....0
24. Health care and other amounts receivable.....			.....0
25. Aggregate write-ins for other than invested assets.....	.....0	.....0	.....0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	.....498,607	.....51,807	.....(446,800)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.....0
28. TOTALS (Lines 26 and 27).....	.....498,607	.....51,807	.....(446,800)

DETAILS OF WRITE-INS

1101. ....			.....0
1102. ....			.....0
1103. ....			.....0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.....0	.....0	.....0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.....0	.....0	.....0
2501. ....			.....0
2502. ....			.....0
2503. ....			.....0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.....0	.....0	.....0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.....0	.....0	.....0

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of West Virginia National Auto Insurance Company (Company) have been prepared on the basis of accounting practices prescribed or permitted by the West Virginia Insurance Department.

The state of West Virginia requires insurance companies domiciled in the state of West Virginia to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the West Virginia Insurance Department.

There were no differences between West Virginia prescribed practices and NAIC statutory accounting practices which affected the Company.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by daily pro rata methods for direct and ceded business.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced by ceding allowances received or receivable.

Net investment income earned consists primarily of interest and dividends less investment related expenses. Interest is recognized on an accrual basis. Net realized gains (losses) are recognized on a specific identification basis when securities are sold, redeemed or otherwise disposed.

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost using the interest method. The Company does not have any non-investment grade short-term investments.
2. Bonds not backed by other loans are stated at amortized cost using the interest method.
3. Common stocks, other than investments in stocks of subsidiaries and affiliates, are stated at market value.
4. The Company does not have any investments in preferred stocks.
5. The Company does not have any investments in mortgage loans.
6. Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value all loan-backed securities.
7. The Company does not have any investments in subsidiaries, controlled or affiliated companies.
8. The Company does not have any investments in joint ventures, partnerships or limited liability companies.
9. The Company does not have any investments in derivatives.
10. The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based upon past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liabilities may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
12. The Company has not changed its capitalization policy from the prior year.
13. The Company does not have any pharmaceutical rebate receivables.

NOTES TO FINANCIAL STATEMENTS

Note 2 – Accounting Changes and Corrections of Errors

Not applicable.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

The Company entered into an agreement, effective February 1, 2012, to sell its property insurance book of business to Inland Mutual Insurance Company ("Inland"). This book of business includes all of the the following lines of business: Fire, Allied Lines, Homeowners Multi Peril, Other Liability-Occurrence and Mine Subsidence.

The Company stopped writing new property business in December, 2011, but continued to renew its inforce policies until March 31, 2012. The Company will be responsible for all claims on policies effective prior to this date. Beginning April 1, 2012 (or later depending on regulatory approval of Inland's rates and forms), Inland will provide rewrite offers to our property insureds in an attempt to rollover the policies into their Company. The West Virginia Insurance Commission approved our withdrawal plan on January 25, 2012.

The Company had approximately \$500,000 of inforce property premiums as of December 31, 2011 and this book of business was reinsured under a quota share agreement whereby 80% of the premiums and losses are ceded. Therefore, the Company does not expect this discontinuation to have a material overall impact on its financials. The results of the property book of business have been reported consistently with the Company's reporting of continued operations.

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable.

B. Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. Prepayment assumptions for mortgage-backed/asset-backed securities were obtained from investment advisor survey values.
2. The Company does not have any loan-backed securities with a recognized other-than-temporary impairment.
3. There were no loan-backed securities being held by the Company with a recognized other-than-temporary impairment.
4. The Company does not have any impaired loan-backed securities.

E. Repurchase Agreements and/or Securities Lending Transactions

Not applicable.

F. Real Estate

Not applicable.

G. Low Income Housing Tax Credits

Not applicable.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 7 – Investment Income

A. Accrued Investment Income

The Company nonadmits all investment income due and accrued if amounts are over 90 days past due.

B. Total Amount Excluded

Not applicable.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

A. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs)

Description	December 31, 2012	December 31, 2011
Total gross deferred tax assets	\$ 156,708	\$ 185,310
Total gross deferred tax liabilities	6,825	1,411
Net deferred tax asset	149,883	183,899
Nonadmitted deferred tax assets	16,102	46,773
Net admitted deferred tax assets	\$ 133,781	\$ 137,126

B. Unrecognized DTLs

Not applicable.

C. Current Tax and Change in Deferred Tax

The Company incurred regular federal income taxes of (\$79,165) and \$59,813 for the years ended December 31, 2012 and 2011, respectively.

The tax effect of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	December 31, 2012	December 31, 2011
Deferred tax assets		
Unearned premiums	\$ 81,214	\$ 101,005
Net unrealized capital losses	0	1,290
Discounting of unpaid losses and LAE	56,761	58,827
Depreciation	18,733	24,188
Total deferred tax assets	156,708	185,310
Nonadmitted deferred tax assets	16,102	46,773
Admitted deferred tax assets	140,606	138,537
Deferred tax liabilities		
Net unrealized capital gains	6,149	0
Bond market discounts	676	1,411
Total deferred tax liabilities	6,825	1,411
Net admitted deferred tax assets	\$ 133,781	\$ 137,126

The change in net deferred income taxes is comprised of the following:

	December 31, 2012	December 31, 2011	Change
Total gross deferred tax assets	\$ 156,708	\$ 185,310	\$ (28,602)
Total gross deferred tax liabilities	6,825	1,411	5,414
Net deferred tax asset	\$ 149,883	\$ 183,899	(34,016)
(Increase) decrease in nonadmitted deferred tax assets			30,671
Change in deferred income tax			\$ (3,345)

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant book-to-tax adjustments were as follows:

Description	2012	Effective Tax Rate
Provision computed at statutory rate	\$ (42,996)	15.00%
Accrual adjustment - prior period	(2,308)	.81
Tax exempt income deduction	(8,251)	2.88
Dividends received deduction	(807)	.28
Proration of tax exempt investment income	1,238	(0.43)
Other	536	(0.19)
Totals	\$ (52,588)	18.35%
Federal and foreign income taxes incurred	(79,165)	27.62%
Change in net deferred income taxes	26,577	(9.27)
Total statutory income taxes	\$ (52,588)	18.35%

E. Operating Loss and Tax Credit Carryforwards

1. At December 31, 2012, the Company had \$52.335 in unused operating loss carryforwards available to offset against future taxable income.
2. The company does not have any income taxes paid in prior years that would be available for recoupment in the event of future net losses.

F. Consolidated Federal Income Tax Return

The Company does not file a consolidated federal income tax return.

Note 10 – Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships

The Company is a wholly owned subsidiary of WVA National Company, L.L.C. (Parent), a limited liability company domiciled in the state of West Virginia.

B. Detail of Transactions Greater the ½% of Admitted Assets

The Company paid the Parent for computer processing services of \$137,253 and \$150,054 in 2012 and 2011. The Company declared and paid shareholder dividends of \$117,750 and \$0 in 2012 and 2011, respectively.

C. Change in Terms of Intercompany Arrangements

Not applicable.

D. Amounts Due to or from Related Parties

At December 31, 2012 and 2011, \$10,367 and \$11,176 was due to the Parent under the terms of the intercompany computer processing services contract. These amounts were paid in the following January of each year.

E. Guarantees or Contingencies for Related Parties

Not applicable.

F. Management, Service Contracts, Cost Sharing Arrangements

The Company has an agreement, approved by the West Virginia Department of Insurance, whereby the Parent provides computer processing services. In 2012, the total expense amount under this agreement was \$137,253, based upon direct written premiums.

G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by the Parent.

H. Amount Deducted for Investment in Upstream Company

Not applicable.

I. Detail of Investment in Subsidiary, Controlled or Affiliated Company Greater than 10% of Admitted Assets.

Not applicable.

NOTES TO FINANCIAL STATEMENTS

J. Writedown for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies.

Not applicable.

K. Interest Rates and Mortality Assumptions Used in the Investment in a Foreign Insurance Subsidiary Calculation.

Not applicable.

L. Downstream Noninsurance Holding Company Valued Using Look-Through Method.

Not applicable.

Note 11 – Debt

Not applicable.

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

Not applicable.

B. Defined Contribution Plans

The Company sponsors a Savings Incentive Match Plan for Employees (SIMPLE plan). The Company matches each employee's contributions to the plan up to 3% of the employee's salary. The Company's contributions to the plan were \$21,323 and \$21,650 in 2012 and 2011.

C. Multiemployer Plans

Not applicable.

D. Consolidated / Holding Company Plans

Not applicable.

E. Postemployment Benefits and Compensated Absences

The Company has no obligations to current or former employees for benefits after their employment.

F. Impact of Medicare Modernization Act on Postretirement Benefits

The Company has no obligations to current or former employees for benefits after their retirement.

Note 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. Authorized, Issued and Outstanding Shares

The Company has authorized 40 shares of Class A common stock having a par value of \$50,000 per share and 10 shares of Class B common stock having a par value of \$100 per share. At December 31, 2012, 20 shares of the Class A common stock and 10 shares of the Class B common stock are issued and outstanding. All of the Company’s authorized and unissued common stock is available for general corporate purposes. The Company has no preferred stock authorized, issued or outstanding.

B. Dividend Rate of Preferred Stock

Not applicable.

C. Dividend Restrictions

Under the insurance regulations of West Virginia, the maximum amount of dividends which a company can pay to shareholders is limited to the lesser of 10% of policyholders’ surplus at December 31, 2012 or the net income less realized capital gains for the year ended December 31, 2012.

D. Dividends Paid

The Company paid \$117,750 and \$0 in ordinary dividends in 2012 and 2011, respectively. The Company did not pay any extraordinary dividends in 2012 and 2011.

NOTES TO FINANCIAL STATEMENTS

E. Ordinary Dividends

Dividends on common stock are paid as declared by the Board of Directors of the Company. For 2013, the maximum dividend payout to shareholders that may be made without prior approval of the West Virginia Insurance Department is \$0.

F. Restrictions on Unassigned Funds (Surplus)

There are no restrictions on unassigned funds.

G. Mutual Surplus Advances

Not applicable.

H. Stock Held for Special Purposes

Not applicable.

I. Changes in Special Surplus Funds

Not applicable.

J. Portion of Unassigned Funds Related to Cumulative Unrealized Gains and Losses

The portion of unassigned funds represented by cumulative unrealized gains (losses) at December 31, 2012 and December 31, 2011 was \$18,086 and (\$3,795), respectively.

K. Surplus Notes

The Company did not have any outstanding surplus notes at December 31, 2012 and December 31, 2011.

L. Impact of Quasi Reorganization

Not applicable.

M. Effective Date of Quasi Reorganization

Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

The Company is not aware of any material contingent commitments at December 31, 2012.

B. Assessments

Not applicable.

C. Gain Contingencies

Not applicable.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company did not make any loss payments in 2012 related to extra contractual obligations or bad faith lawsuits.

E. Product Warranties

Not applicable.

F. All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company has no asset that it considers to be impaired.

NOTES TO FINANCIAL STATEMENTS

Note 15 – Leases

A. Lessee Operating Lease

1. The Company leases its office facilities and equipment under various operating lease agreements that expire through 2016. Rental expense for 2012 and 2011 was \$70,895 and \$63,627, respectively.
2. At January 1, 2013, the minimum aggregate rental committments are as follows:

Year	Amount
2013	64,416
2014	3,916
2015	3,916
2016	979
Total	\$ 73,227

3. Sale-Leaseback Transactions

Not applicable.

B. Lessor Leasing Arrangements

1. Operating Leases

Not applicable.

2. Leveraged Leases

Not applicable.

Note 16 – Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

Not applicable.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not applicable.

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

Note 19 – Direct Premium Written / Produced by Managing General Agents / Third Party Administrators

The Company does not use managing general agents or third party administrators to write or produce any of its premiums.

Note 20 – Fair Value Measurements

Not applicable.

Note 21 - Other Items

A. Extraordinary Items

As of December 31, 2012, the Company has \$459,328 in non-admitted premiums receivable. This entire amount was over 90 days due and is currently being disputed by the General Agency that owes the premiums. The Company is currently awaiting an arbitrator's decision on the matter.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Assets in the amount of \$501,336 and \$501,605 at December 31, 2012 and 2011, respectively, were on deposit with government authorities or trustees as required by law.

NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Premium Balances

At December 31, 2012 and 2011, the Company had admitted assets of \$969,907 and \$2,327,957, respectively in premiums receivable due from policyholders. The Company routinely assesses the collectibility of these receivables. Based upon the Company's experience, any uncollectable premiums receivable as of December 31, 2012 are not believed to be material to the Company’s financial condition.

E. Business Interruption Insurance Recoveries

Not applicable.

F. State Transferable Tax Credits

Not applicable.

G. Subprime Mortgage Related Risk Exposure

Not applicable.

Note 22 – Events Subsequent

Not Applicable.

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables

At December 31, 2012, the Company’s unsecured reinsurance balances (including ceded case and IBNR reserves) in any one reinsurer that exceeds 3% of the Company's policyholder surplus are displayed below:

NAIC Code	Federal ID#	Name of Reinsurer	Amount
25364	13-1675535	Swiss Reinsurance America Corporation	\$ 626,850
30058	75-1444207	SCOR Reinsurance Company	\$ 777,945
10357	52-1952955	Platinum Underwriters Reinsurance, Inc.	\$ 393,233

B. Reinsurance Recoverable in Dispute

The Company does not have any reinsurance recoverables that are in dispute.

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2012.

	Assumed		Ceded		Assumed less Ceded	
	Unearned	Commission	Unearned	Commission	Unearned	Commission
	Premiums	Equity	Premiums	Equity	Premiums	Equity
a. Affiliates	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
b. All others	0	0	450,623	133,546	(450,623)	(133,546)
c. Totals	\$ 0	\$ 0	\$ 450,623	\$ 133,546	\$ (450,623)	\$ (133,546)
d. Direct Unearned Premium Reserve \$1,644,946						

2. Certain agency agreements and ceded reinsurance contracts provide for additional or return commissions based upon the actual loss experience of the produced or reinsured business. Amounts accrued at December 31, 2012 are as follows:

Description	Direct	Assumed	Ceded	Net
a. Contingent commissions	\$ 47,329	\$ 0	\$ 0	\$ 47,329
b. Sliding scale adjustments	0	0	(37,871)	37,871
c. Other profit commissions	0	0	0	0
d. Totals	\$ 47,329	\$ 0	\$ (37,871)	\$ 85,200

3. The Company does not use protected cells as an alternative to traditional reinsurance.

D. Uncollectable Reinsurance

The Company does not have any uncollectable reinsurance..

NOTES TO FINANCIAL STATEMENTS

E. Commutation of Ceded Reinsurance

Not applicable.

F. Retroactive Reinsurance

Not applicable.

G. Reinsurance Accounted for as a Deposit

Not applicable.

H. Transfer of Property and Casualty Run-off Agreements

Not applicable.

I. Certified Reinsurer Downgraded or Status Subject to Revocation

Not applicable.

Note 24 – Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable.

Note 25 – Changes in Incurred Losses and Loss Adjustment Expenses

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years increased by \$151,343 during 2012, as shown in the chart below. This is approximately 4.59% of unpaid losses and loss adjustment expenses of \$3,294,267 as of December 31, 2011. The unfavorable increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

Lines of Business	2012 Calendar Year Losses and LAE Incurred			2012 Loss Year Losses and LAE Incurred	Shortages (Redundancy)
	Losses Incurred	LAE Incurred	Totals		
Auto liability - private passenger	\$ 4,431,064	\$ 843,824	\$ 5,274,888	\$ 5,042,334	\$ 232,554
Auto physical damage	811,431	148,568	959,999	1,022,587	(62,588)
Fire	30,328	3,586	33,914	36,018	(2,104)
Allied Lines	(338)	1,101	763	2,791	(2,028)
Homeowners	15,805	8,597	24,402	34,661	(10,259)
Other Liability	54	3,737	3,791	8,019	(4,228)
Mine Subsidence	0	24	24	28	(4)
Totals	\$ 5,288,344	\$ 1,009,437	\$ 6,297,781	\$ 6,146,438	\$ 151,343

The following table provides a reconciliation of the beginning and ending loss reserve balances, net of reinsurance recoverable as December 31, 2012 and 2011:

Loss and LAE Reserve Summary	2012	2011
Unpaid losses and LAE at beginning of year	\$ 3,294,267	\$ 3,556,823
Losses and LAE incurred in current year:		
For current year losses and LAE	6,146,438	5,796,409
For prior year losses and LAE	151,343	(390,314)
Income statement amounts	6,297,781	5,406,095
Losses and LAE paid in current year:		
For current year losses and LAE	3,518,795	3,559,840
For prior year losses and LAE	2,400,164	2,108,811
Underwriting exhibits amounts	5,918,959	5,668,651
Unpaid losses and LAE at end of year	\$ 3,673,089	\$ 3,294,267

The Company does not issue any retrospectively rated policies. No additional premium or return premiums have been accrued as a result of the prior-year effects.

Note 26 – Intercompany Pooling Arrangements

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 27 – Structured Settlements

Not applicable.

Note 28 – Health Care Receivables

Not applicable.

Note 29 – Participating Policies

Not applicable.

Note 30 – Premium Deficiency Reserves

Not applicable.

Note 31 – High Deductibles

Not applicable.

Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not applicable.

Note 33 – Asbestos / Environmental Reserves

Not applicable.

Note 34 – Subscriber Savings Accounts

Not applicable.

Note 35 – Multiple Peril Crop Insurance

Not applicable.

Note 36 – Financial Guaranty Insurance

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State regulating?

West Virginia

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2010

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2010

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

11/21/2011

3.4

By what department or departments?

West Virginia Insurance Commission

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes [] No [] N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [X] No [] N/A []

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11

sales of new business?

Yes [X] No []

4.12

renewals?

Yes [X] No []

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21

sales of new business?

Yes [] No [X]

4.22

renewals?

Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Co. Code	State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,

7.21

State the percentage of foreign control

.....%

7.22

State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]

8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Parks, Foster & Morris, P.L.L.C.; 1517 Mary Lou Retton Drive, Fairmont, WV 26554

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []

10.6

If the answer to 10.5 is no or n/a, please explain.

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

John Booher, ACAS, MAAA (consultant); Actuarial Insurance Consultants, Ltd.; 381 Highway 20, Loganville, GA 30052

GENERAL INTERROGATORIES

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

12.2 If yes, provide explanation.

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year?

Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended?

Yes [] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof?

Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [X] No []

PART 1 - COMMON INTERROGATORIES - FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers

\$.....0

20.12 To stockholders not officers

\$.....0

20.13 Trustees, supreme or grand (Fraternal only)

\$.....0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers

\$.....0

20.22 To stockholders not officers

\$.....0

20.23 Trustees, supreme or grand (Fraternal only)

\$.....0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others

.....

21.22 Borrowed from others

.....

21.23 Leased from others

.....

21.24 Other

.....

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment

.....

22.22 Amount paid as expenses

.....

22.23 Other amounts paid

.....

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount.

.....

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes [X] No []

24.02 If no, give full and complete information relating thereto.

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [☐]No [☐]N/A [☒]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.

.....

24.06 If answer to 24.04 is no, report amount of collateral for other programs.

.....

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [☐]No [☐]N/A [☒]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [☐]No [☐]N/A [☒]

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [☐]No [☐]N/A [☒]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

24.103 Total payable for securities lending reported on the liability page.

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)

Yes [☒]No [☐]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements \$.....0

25.22 Subject to reverse repurchase agreements \$.....0

25.23 Subject to dollar repurchase agreements \$.....0

25.24 Subject to reverse dollar repurchase agreements \$.....0

25.25 Pledged as collateral \$.....0

25.26 Placed under option agreements \$.....0

25.27 Letter stock or securities restricted as to sale \$.....0

25.28 On deposit with state or other regulatory body \$.....501,336

25.29 Other \$.....0

1	2	3
Nature of Restriction	Description	Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [☐]No [☒]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [☐]No [☐]N/A [☒]

If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [☐]No [☒]

27.2 If yes, state the amount thereof at December 31 of the current year:

.....

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [☒]No [☐]

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1	2
Name of Custodian(s)	Custodian's Address
Branch Banking and Trust Company	223 West Nash Street, Wilson , NC 27893
U.S. Bank, N.A.	425 Walnut Street, 6th Floor, Cincinnati, OH 45202

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1	2	3
Name(s)	Location(s)	Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [☒]No [☐]

28.04 If yes, give full and complete information relating thereto:

1	2	3	4
Old Custodian	New Custodian	Date of Change	Reason
U.S. Bank, N.A.	Branch Banking and Trust Company	12/18/2012	Changed Investment Advisors

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1	2	3
Central Registration Depository Number(s)	Name	Address
106156	Branch Banking and Trust Company	434 Fayetteville St., Floor 29, Raleigh, NC 27601

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [☐]No [☒]

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adj.Carrying Value
29.2999. TOTAL		0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from the above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	.....7,087,772	.....7,307,567	.....219,795
30.2 Preferred stocks.....	.....	.....	.....0
30.3 Totals.....	.....7,087,772	.....7,307,567	.....219,795

30.4 Describe the sources or methods utilized in determining the fair values:
Unit prices provided by our investment custodians were utilized in determining the fair values.

PART 1 - COMMON INTERROGATORIES - INVESTMENT

31.1

Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [X]

No []

31.2

If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [X]

No []

31.3

If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.

32.1

Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [X]

No []

32.2

If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$.....91,440

33.2

List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office, Inc.	55,230
Actuarial Insurance Consultants, Ltd.	25,960

34.1

Amount of payments for legal expenses, if any?

\$.....59,884

34.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Kalbaugh, Pfund & Messersmith	38,206
American Arbitration Association	19,050

35.1

Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

\$.....0

35.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
-----------	------------------

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [☐]

No [☒ X]

1.2

If yes, indicate premium earned on U.S. business only.

1.3

What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

1.62

Total incurred claims

1.63

Number of covered lives

All years prior to most current three years:

1.64

Total premium earned

1.65

Total incurred claims

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

1.72

Total incurred claims

1.73

Number of covered lives

All years prior to most current three years:

1.74

Total premium earned

1.75

Total incurred claims

1.76

Number of covered lives

2.

Health test:

	1	2
	Current Year	Prior Year
2.1 Premium Numerator.....	\$.....0	\$.....0
2.2 Premium Denominator.....	\$.....8,433,132	\$.....8,480,334
2.3 Premium Ratio (2.1/2.2).....	.....0.0	.....0.0
2.4 Reserve Numerator.....	\$.....0	\$.....0
2.5 Reserve Denominator.....	\$.....4,867,412	\$.....4,779,639
2.6 Reserve Ratio (2.4/2.5).....	.....0.0	.....0.0

3.1

Does the reporting entity issue both participating and non-participating policies?

Yes [☐]

No [☒ X]

3.2

If yes, state the amount of calendar year premiums written on:

3.21

Participating policies

3.22

Non-participating policies

4.

FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:

4.1

Does the reporting entity issue assessable policies?

Yes [☐]

No [☐]

4.2

Does the reporting entity issue non-assessable policies?

Yes [☐]

No [☐]

4.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

%

4.4

Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.

5.

FOR RECIPROCAL EXCHANGES ONLY:

5.1

Does the exchange appoint local agents?

Yes [☐]

No [☐]

5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation

Yes [☐]

No [☐]

N/A [☐]

5.22

As a direct expense of the exchange

Yes [☐]

No [☐]

N/A [☐]

5.3

What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [☐]

No [☐]

5.5

If yes, give full information:

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

The Company does not write this line of business.

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

The maximum policy limit on liability coverages under personal auto lines of business in West Virginia and Virginia. The Company's risks are spread throughout the states of West Virginia and Virginia.

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

With only 1 of the Company's inforce auto policies having net limits in excess of \$50,000, no provision has been made for protection from an excessive loss. The Company's property insurance book is currently minimal.

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [☐]

No [☒ X]

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss:

With our private passenger auto liability and physical damage written premiums spread throughout the states of West Virginia and Virginia, the Company feels there is minimal exposure to an uninsured catastrophic loss.

7.1

Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?

Yes [☒ X]

No [☐]

7.2

If yes, indicate the number of reinsurance contracts containing such provisions.

1

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes [☒ X]

No [☐]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes [☐]

No [☒ X]

8.2

If yes, give full information:

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?

Yes [☐]

No [☒ X]

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract?

Yes [☐]

No [☒ X]

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes [☐]

No [☒ X]

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes [☐]

No [☒ X]

Yes [☐]

No [☒ X]

Yes [☐]

No [☒ X]

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes [☐]

No [☐]

N/A [☒ X]

11.1

Has this reporting entity guaranteed policies issued by any other reporting entity and now in force?

Yes [☐]

No [☒ X]

11.2

If yes, give full information:

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.1 Unpaid losses
12.1 Unpaid underwriting expenses (including loss adjustment expenses)

\$.....0

\$.....0

12.2

Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds:

\$.....0

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes [☐]

No [☐]

N/A [☒ X]

12.4

If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
12.4 From
12.4 To

.....%

.....%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes [☐]

No [☒ X]

12.6

If yes, state the amount thereof at December 31 of current year:
12.6 Letters of credit
12.6 Collateral and other funds

.....

.....

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$.....350,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [☐]

No [☒ X]

13.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

.....0

16.1

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [☐] No [☒]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [☐] No [☐]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [☐] No [☐]

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [☐] No [☒]

15.2 If yes, give full information:

16.1 Does the reporting entity write any warranty business? Yes [☐] No [☒]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home.....
16.12 Products.....
16.13 Automobile.....
16.14 Other*.....

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5? Yes [☐] No [☒]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5.

Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5

17.12 Unfunded portion of Interrogatory 17.11

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11

17.14 Case reserves portion of Interrogatory 17.11

17.15 Incurred but not reported portion of Interrogatory 17.11

17.16 Unearned premium portion of Interrogatory 17.11

17.17 Contingent commission portion of Interrogatory 17.11

Provide the following information for all other amounts included in Schedule F-Part 3 and excluded from Schedule F-Part 5, not included above:

17.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5

17.19 Unfunded portion of Interrogatory 17.18

17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18

17.21 Case reserves portion of Interrogatory 17.18

17.22 Incurred but not reported portion of Interrogatory 17.18

17.23 Unearned premium portion of Interrogatory 17.18

17.24 Contingent commission portion of Interrogatory 17.18

18.1 Do you act as a custodian for health savings account? Yes [☐] No [☒]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date.

18.3 Do you act as an administrator for health savings accounts? Yes [☐] No [☒]

18.4 If yes, please provide the balance of the funds administered as of the reporting date.

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2012	2 2011	3 2010	4 2009	5 2008
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	7,643,719	8,550,500	8,645,281	6,105,140	6,369,995
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,618,691	2,170,610	2,149,007	1,223,178	1,264,866
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	9,906	231,671	145,391	84,701	
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	190	1,060	1,057	956	1,140
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	9,272,506	10,953,841	10,940,736	7,413,975	7,636,001
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	6,775,120	7,041,457	7,169,702	6,066,866	6,345,848
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,364,982	1,302,154	1,350,784	1,128,720	1,193,377
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	1,981	46,334	29,078	16,940	
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	8,142,083	8,389,945	8,549,564	7,212,526	7,539,225
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	(748,068)	19,423	(412,539)	(371,154)	(389,753)
14. Net investment gain (loss) (Line 11).....	151,242	251,506	246,360	279,248	246,453
15. Total other income (Line 15).....	310,183	141,202	200,976	179,525	181,543
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	(79,165)	59,813	30,028	5,027	17,461
18. Net income (Line 20).....	(207,478)	352,318	4,769	82,592	20,782
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	9,816,633	10,872,072	10,701,974	9,340,360	9,307,659
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	969,907	2,327,957	2,229,247	314,302	288,424
20.2 Deferred and not yet due (Line 15.2).....					
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	5,529,314	5,800,590	5,929,956	4,654,280	4,738,901
22. Losses (Page 3, Line 1).....	2,827,508	2,574,872	2,906,241	2,794,860	2,871,632
23. Loss adjustment expenses (Page 3, Line 3).....	845,581	719,395	650,582	610,418	627,142
24. Unearned premiums (Page 3, Line 9).....	1,194,323	1,485,372	1,575,761	823,693	843,407
25. Capital paid up (Page 3, Lines 30 & 31).....	1,001,000	1,001,000	1,001,000	1,001,000	1,001,000
26. Surplus as regards policyholders (Page 3, Line 37).....	4,287,319	5,071,482	4,772,018	4,686,080	4,568,758
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	520,060	(29,217)	(970,654)	(22,131)	845,022
Risk-Based Capital Analysis					
28. Total adjusted capital.....	4,287,319	5,071,482	4,772,018	4,686,080	4,568,758
29. Authorized control level risk-based capital.....	785,999	839,132	856,864	608,567	711,259
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	84.8	76.7	96.6	92.8	88.8
31. Stocks (Lines 2.1 & 2.2).....	4.4	1.6	1.7	1.2	0.9
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
33. Real estate (Lines 4.1, 4.2 & 4.3).....					
34. Cash, cash equivalents and short-term investments (Line 5).....	10.8	21.7	1.7	6.0	10.3
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....				XXX	XXX
37. Other invested assets (Line 8).....					
38. Receivable for securities (Line 9).....					
39. Securities lending reinvested collateral assets (Line 10).....				XXX	XXX
40. Aggregate write-ins for invested assets (Line 11).....					
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....					
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	0	0	0	0	0
49. Total investment in parent included in Lines 42 to 47 above.....					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	0.0				

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2012	2011	2010	2009	2008
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	21,881	(45,211)	27,546	13,870	(117)
52. Dividends to stockholders (Line 35).....	(117,750)				
53. Change in surplus as regards policyholders for the year (Line 38).....	(784,163)	299,464	85,938	117,322	73,784
Gross Losses Paid (Page 9, Part 2, Cois. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	5,391,827	4,614,132	3,750,447	3,750,377	3,695,880
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,425,844	1,672,810	846,442	815,648	697,989
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	176,717	383,492	408,506	20,669	
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
59. Total (Line 35).....	6,994,388	6,670,434	5,005,395	4,586,694	4,393,869
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	4,154,043	3,834,198	3,587,984	3,750,377	3,695,506
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	846,322	861,008	560,390	778,063	689,185
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	35,343	76,698	81,701	4,134	
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
65. Total (Line 35).....	5,035,708	4,771,904	4,230,075	4,532,574	4,384,691
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	62.7	52.4	55.7	61.6	63.4
68. Loss expenses incurred (Line 3).....	12.0	11.4	12.1	11.6	9.8
69. Other underwriting expenses incurred (Line 4).....	34.2	36.0	37.5	31.9	32.0
70. Net underwriting gain (loss) (Line 8).....	(8.9)	0.2	(5.3)	(5.1)	(5.2)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	31.6	34.7	31.9	29.5	29.2
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	74.7	63.7	67.8	73.2	73.2
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	189.9	165.4	179.2	153.9	165.0
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	221	(331)	(337)	161	(163)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	4.4	(6.9)	(7.2)	3.5	(3.6)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(359)	(510)	118	(203)	(263)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(7.5)	(10.9)	2.6	(4.5)	(5.6)

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of

SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	.....XXX.....	.....XXX.....	.....XXX.....								.....0.....	.....XXX.....
2. 2003.....	.....8,767.....	.....1.....	.....8,766.....	.....5,134.....		.....119.....		.....752.....		.....61.....	.....6,005.....	.....XXX.....
3. 2004.....	.....8,145.....		.....8,145.....	.....4,840.....		.....358.....		.....716.....		.....64.....	.....5,914.....	.....XXX.....
4. 2005.....	.....7,731.....		.....7,731.....	.....3,592.....		.....204.....		.....569.....		.....38.....	.....4,365.....	.....XXX.....
5. 2006.....	.....6,004.....		.....6,004.....	.....3,397.....		.....103.....		.....478.....		.....62.....	.....3,978.....	.....XXX.....
6. 2007.....	.....6,443.....	.....9.....	.....6,434.....	.....4,268.....		.....165.....		.....590.....		.....69.....	.....5,023.....	.....XXX.....
7. 2008.....	.....7,518.....	.....80.....	.....7,438.....	.....4,858.....	.....23.....	.....173.....		.....663.....	.....4.....	.....66.....	.....5,667.....	.....XXX.....
8. 2009.....	.....7,361.....	.....129.....	.....7,232.....	.....4,006.....	.....39.....	.....132.....		.....567.....	.....11.....	.....96.....	.....4,655.....	.....XXX.....
9. 2010.....	.....8,915.....	.....1,117.....	.....7,798.....	.....5,711.....	.....1,232.....	.....115.....	.....22.....	.....836.....	.....86.....	.....131.....	.....5,322.....	.....XXX.....
10. 2011.....	.....11,160.....	.....2,680.....	.....8,480.....	.....6,831.....	.....2,367.....	.....114.....	.....27.....	.....860.....	.....177.....	.....217.....	.....5,234.....	.....XXX.....
11. 2012.....	.....10,391.....	.....1,958.....	.....8,433.....	.....4,052.....	.....1,035.....	.....11.....	.....6.....	.....579.....	.....80.....	.....100.....	.....3,521.....	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....46,689.....	.....4,696.....	.....1,494.....	.....55.....	.....6,610.....	.....358.....	.....904.....	.....49,684.....	.....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0.....	.....XXX.....
2. 2003....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0.....	.....XXX.....
3. 2004....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0.....	.....XXX.....
4. 2005....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0.....	.....XXX.....
5. 2006....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0.....	.....XXX.....
6. 2007....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0.....	.....XXX.....
7. 2008....	.....20.....	.....	.....	.....	.....	.....	.....4.....	.....	.....1.....	.....	.....	.....25.....	.....XXX.....
8. 2009....	.....20.....	.....	.....2.....	.....1.....	.....	.....	.....19.....	.....	.....4.....	.....	.....1.....	.....44.....	.....XXX.....
9. 2010....	.....116.....	.....21.....	.....42.....	.....18.....	.....	.....	.....65.....	.....6.....	.....30.....	.....1.....	.....3.....	.....207.....	.....XXX.....
10. 2011....	.....554.....	.....161.....	.....206.....	.....73.....	.....	.....	.....137.....	.....27.....	.....162.....	.....29.....	.....12.....	.....769.....	.....XXX.....
11. 2012....	.....1,852.....	.....352.....	.....854.....	.....212.....	.....	.....	.....114.....	.....18.....	.....441.....	.....50.....	.....33.....	.....2,629.....	.....XXX.....
12. Totals...	.....2,562.....	.....534.....	.....1,104.....	.....304.....	.....0.....	.....0.....	.....339.....	.....51.....	.....638.....	.....80.....	.....49.....	.....3,674.....	.....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....	.....	.....XXX.....	.....0.....	.....0.....
2. 2003.	.....6,005.....	.....0.....	.....6,005.....	.....68.5.....	.....0.0.....	.....68.5.....	.....	.....	.....	.....0.....	.....0.....
3. 2004.	.....5,914.....	.....0.....	.....5,914.....	.....72.6.....	.....0.0.....	.....72.6.....	.....	.....	.....	.....0.....	.....0.....
4. 2005.	.....4,365.....	.....0.....	.....4,365.....	.....56.5.....	.....0.0.....	.....56.5.....	.....	.....	.....	.....0.....	.....0.....
5. 2006.	.....3,978.....	.....0.....	.....3,978.....	.....66.3.....	.....0.0.....	.....66.3.....	.....	.....	.....	.....0.....	.....0.....
6. 2007.	.....5,023.....	.....0.....	.....5,023.....	.....78.0.....	.....0.0.....	.....78.1.....	.....	.....	.....	.....0.....	.....0.....
7. 2008.	.....5,719.....	.....27.....	.....5,692.....	.....76.1.....	.....33.8.....	.....76.5.....	.....	.....	.....	.....20.....	.....5.....
8. 2009.	.....4,750.....	.....51.....	.....4,699.....	.....64.5.....	.....39.5.....	.....65.0.....	.....	.....	.....	.....21.....	.....23.....
9. 2010.	.....6,915.....	.....1,386.....	.....5,529.....	.....77.6.....	.....124.1.....	.....70.9.....	.....	.....	.....	.....119.....	.....88.....
10. 2011.	.....8,864.....	.....2,861.....	.....6,003.....	.....79.4.....	.....106.8.....	.....70.8.....	.....	.....	.....	.....526.....	.....243.....
11. 2012.	.....7,903.....	.....1,753.....	.....6,150.....	.....76.1.....	.....89.5.....	.....72.9.....	.....	.....	.....	.....2,142.....	.....487.....
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....XXX.....	.....2,828.....	.....846.....

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	One Year	Two Year
1. Prior.....	.....919	.....1,047	.....1,060	.....1,068	.....1,053	.....1,071	.....1,066	.....1,064	.....1,054	.....1,054	......0	.....(10)
2. 2003.....	.....5,680	.....5,370	.....5,315	.....5,267	.....5,254	.....5,250	.....5,253	.....5,253	.....5,253	.....5,253	......0	......0
3. 2004.....	.....XXX	.....4,932	.....4,734	.....5,115	.....5,102	.....5,140	.....5,209	.....5,205	.....5,206	.....5,198	.....(8)	.....(7)
4. 2005.....	.....XXX	.....XXX	.....4,595	.....3,908	.....3,877	.....3,818	.....3,803	.....3,796	.....3,796	.....3,796	......0	......0
5. 2006.....	.....XXX	.....XXX	.....XXX	.....3,710	.....3,586	.....3,526	.....3,510	.....3,526	.....3,500	.....3,500	......0	.....(26)
6. 2007.....	.....XXX	.....XXX	.....XXX	.....XXX	.....4,591	.....4,495	.....4,419	.....4,459	.....4,446	.....4,433	.....(13)	.....(26)
7. 2008.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....4,996	.....5,197	.....5,111	.....5,048	.....5,032	.....(16)	.....(79)
8. 2009.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....4,513	.....4,219	.....4,157	.....4,139	.....(18)	.....(80)
9. 2010.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....4,881	.....4,723	.....4,750	.....27	.....(131)
10. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....4,938	.....5,187	.....249	.....XXX
11. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....5,260	.....XXX	.....XXX
12. Totals.....											.....221	.....(359)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior.....	.....000.....	......641	......857	......975	.....1,037	.....1,061	.....1,056	.....1,054	.....1,054	.....1,054	.....XXX.....	.....XXX.....
2. 2003....	.....2,987	.....4,526	.....4,986	.....5,143	.....5,218	.....5,220	.....5,253	.....5,253	.....5,253	.....5,253	.....XXX.....	.....XXX.....
3. 2004.....	.....XXX.....	.....2,320	.....3,836	.....4,492	.....5,022	.....5,122	.....5,198	.....5,198	.....5,198	.....5,198	.....XXX.....	.....XXX.....
4. 2005.....	.....XXX.....	.....XXX.....	.....2,238	.....3,425	.....3,747	.....3,787	.....3,796	.....3,796	.....3,796	.....3,796	.....XXX.....	.....XXX.....
5. 2006.....	.....XXX.....	.....XXX.....	.....XXX.....	.....1,997	.....3,048	.....3,373	.....3,401	.....3,500	.....3,500	.....3,500	.....XXX.....	.....XXX.....
6. 2007.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....2,595	.....3,911	.....4,229	.....4,401	.....4,430	.....4,433	.....XXX.....	.....XXX.....
7. 2008.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....2,728	.....4,414	.....4,911	.....4,961	.....5,008	.....XXX.....	.....XXX.....
8. 2009.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....2,601	.....3,547	.....3,939	.....4,099	.....XXX.....	.....XXX.....
9. 2010.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....2,709	.....4,116	.....4,572	.....XXX.....	.....XXX.....
10. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....3,045	.....4,551	.....XXX.....	.....XXX.....
11. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....3,022	.....XXX.....	.....XXX.....

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior.....	.....340	.....143	.....37	.....5	.....1					
2. 2003.....	.....1,160	.....332	.....104	.....39	.....6					
3. 2004.....	.....XXX	.....1,099	.....221	.....521	.....40	.....8	.....1			
4. 2005.....	.....XXX	.....XXX	.....1,112	.....213	.....79	.....31	.....7			
5. 2006.....	.....XXX	.....XXX	.....XXX	.....636	.....165	.....61	.....17	.....6		
6. 2007.....	.....XXX	.....XXX	.....XXX	.....XXX	.....597	.....241	.....61	.....23	.....1	
7. 2008.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....701	.....247	.....91	.....25	.....4
8. 2009.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....768	.....211	.....63	.....20
9. 2010.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....781	.....262	.....83
10. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....677	.....243
11. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....738

West Virginia National Auto Insurance Company
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Allocated by States and Territories

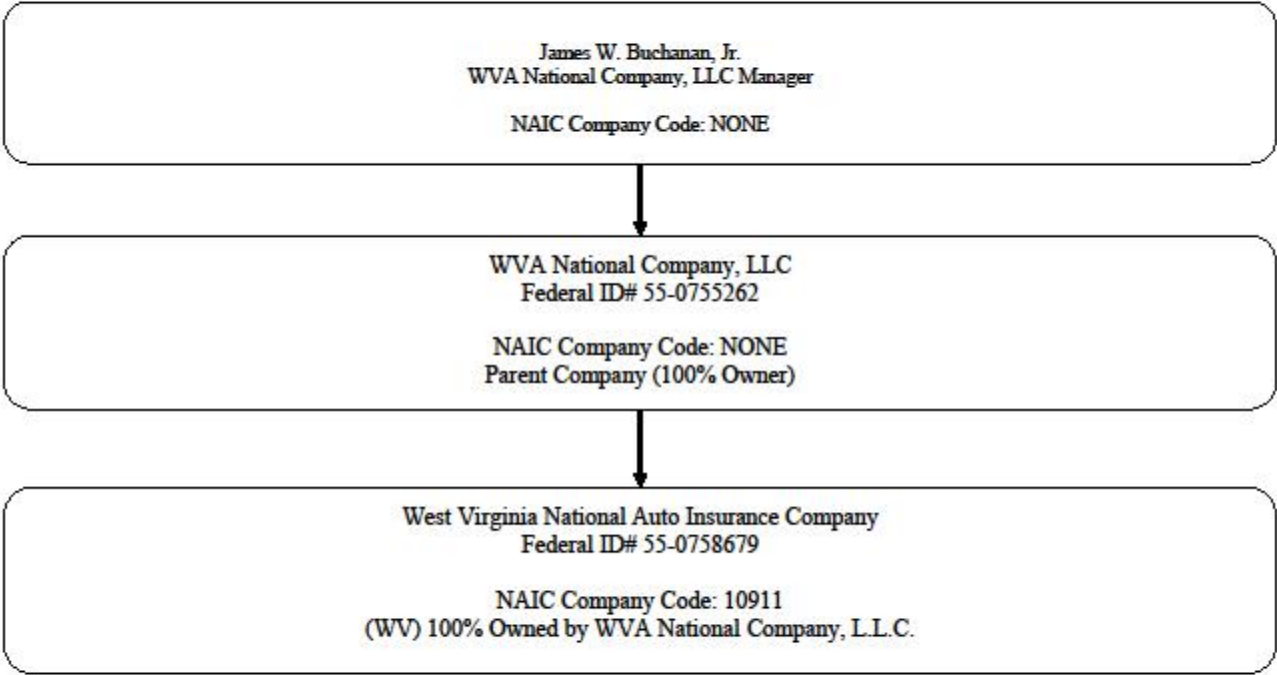
		1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
			2 Direct Premiums Written	3 Direct Premiums Earned						
States, Etc.										
1.	Alabama.....AL	...N....								
2.	Alaska.....AK	...N....								
3.	Arizona.....AZ	...N....								
4.	Arkansas.....AR	...N....								
5.	California.....CA	...N....								
6.	Colorado.....CO	...N....								
7.	Connecticut.....CT	...N....								
8.	Delaware.....DE	...N....								
9.	District of Columbia.....DC	...N....								
10.	Florida.....FL	...N....								
11.	Georgia.....GA	...N....								
12.	Hawaii.....HI	...N....								
13.	Idaho.....ID	...N....								
14.	Illinois.....IL	...N....								
15.	Indiana.....IN	...N....								
16.	Iowa.....IA	...N....								
17.	Kansas.....KS	...N....								
18.	Kentucky.....KY	...N....								
19.	Louisiana.....LA	...N....								
20.	Maine.....ME	...N....								
21.	Maryland.....MD	...N....								
22.	Massachusetts.....MA	...N....								
23.	Michigan.....MI	...N....								
24.	Minnesota.....MN	...N....								
25.	Mississippi.....MS	...N....								
26.	Missouri.....MO	...N....								
27.	Montana.....MT	...N....								
28.	Nebraska.....NE	...N....								
29.	Nevada.....NV	...N....								
30.	New Hampshire.....NH	...N....								
31.	New Jersey.....NJ	...N....								
32.	New Mexico.....NM	...N....								
33.	New York.....NY	...N....								
34.	North Carolina.....NC	...N....								
35.	North Dakota.....ND	...N....								
36.	Ohio.....OH	...N....								
37.	Oklahoma.....OK	...N....								
38.	Oregon.....OR	...N....								
39.	Pennsylvania.....PA	...N....								
40.	Rhode Island.....RI	...N....								
41.	South Carolina.....SC	...N....								
42.	South Dakota.....SD	...N....								
43.	Tennessee.....TN	...N....								
44.	Texas.....TX	...N....								
45.	Utah.....UT	...N....								
46.	Vermont.....VT	...N....								
47.	Virginia.....VA	...L....	.....2,409,858	.....3,255,191		.....2,758,127	.....2,934,158	.....1,170,034	.....324,497	
48.	Washington.....WA	...N....								
49.	West Virginia.....WV	...L....	.....6,862,648	.....7,135,654		.....4,236,260	.....4,191,006	.....2,495,545	.....199,130	
50.	Wisconsin.....WI	...N....								
51.	Wyoming.....WY	...N....								
52.	American Samoa.....AS	...N....								
53.	Guam.....GU	...N....								
54.	Puerto Rico.....PR	...N....								
55.	US Virgin Islands.....VI	...N....								
56.	Northern Mariana Islands.....MP	...N....								
57.	Canada.....CAN	...N....								
58.	Aggregate Other Alien.....OT	...XXX..	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
59.	Totals.....	(a) ...2	.....9,272,506	.....10,390,845	.....0	.....6,994,387	.....7,125,164	.....3,665,579	.....523,627	.....0

DETAILS OF WRITE-INS

58001.	.....	...XXX..								
58002.	.....	...XXX..								
58003.	.....	...XXX..								
58998.	Summary of remaining write-ins for Line 58 from overflow page	...XXX..	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
58999.	Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	...XXX..	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0

(a) Insert the number of "L" responses except for Canada and Other Alien.
(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.
Explanation of Basis of Allocation of Premiums by States, etc.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART



2012 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK

Assets	2	Schedule P-Part 2G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	59
Cash Flow	5	Schedule P-Part 2H-Section 1-Other Liability-Occurrence	59
Exhibit of Capital Gains (Losses)	12	Schedule P-Part 2H-Section 2-Other Liability-Claims-Made	59
Exhibit of Net Investment Income	12	Schedule P-Part 2I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	60
Exhibit of Nonadmitted Assets	13	Schedule P-Part 2J-Auto Physical Damage	60
Exhibit of Premiums and Losses (State Page)	19	Schedule P-Part 2K-Fidelity, Surety	60
Five-Year Historical Data	17	Schedule P-Part 2L-Other (Including Credit, Accident and Health)	60
General Interrogatories	15	Schedule P-Part 2M-International	60
Jurat Page	1	Schedule P-Part 2N-Reinsurance – Nonproportional Assumed Property	61
Liabilities, Surplus and Other Funds	3	Schedule P-Part 2O-Reinsurance – Nonproportional Assumed Liability	61
Notes To Financial Statements	14	Schedule P-Part 2P-Reinsurance – Nonproportional Assumed Financial Lines	61
Overflow Page For Write-ins	101	Schedule P-Part 2R-Section 1-Products Liability-Occurrence	62
Schedule A-Part 1	E01	Schedule P-Part 2R-Section 2-Products Liability-Claims-Made	62
Schedule A-Part 2	E02	Schedule P-Part 2S-Financial Guaranty/Mortgage Guaranty	62
Schedule A-Part 3	E03	Schedule P-Part 2T-Warranty	62
Schedule A-Verification Between Years	SI02	Schedule P-Part 3A-Homeowners/Farmowners	63
Schedule B-Part 1	E04	Schedule P-Part 3B-Private Passenger Auto Liability/Medical	63
Schedule B-Part 2	E05	Schedule P-Part 3C-Commercial Auto/Truck Liability/Medical	63
Schedule B-Part 3	E06	Schedule P-Part 3D-Workers' Compensation (Excluding Excess Workers Compensation)	63
Schedule B-Verification Between Years	SI02	Schedule P-Part 3E-Commercial Multiple Peril	63
Schedule BA-Part 1	E07	Schedule P-Part 3F-Section 1 –Medical Professional Liability-Occurrence	64
Schedule BA-Part 2	E08	Schedule P-Part 3F-Section 2-Medical Professional Liability-Claims-Made	64
Schedule BA-Part 3	E09	Schedule P-Part 3G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	64
Schedule BA-Verification Between Years	SI03	Schedule P-Part 3H-Section 1-Other Liability-Occurrence	64
Schedule D-Part 1	E10	Schedule P-Part 3H-Section 2-Other Liability-Claims-Made	64
Schedule D-Part 1A-Section 1	SI05	Schedule P-Part 3I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	65
Schedule D-Part 1A-Section 2	SI08	Schedule P-Part 3J-Auto Physical Damage	65
Schedule D-Part 2-Section 1	E11	Schedule P-Part 3K-Fidelity/Surety	65
Schedule D-Part 2-Section 2	E12	Schedule P-Part 3L-Other (Including Credit, Accident and Health)	65
Schedule D-Part 3	E13	Schedule P-Part 3M-International	65
Schedule D-Part 4	E14	Schedule P-Part 3N-Reinsurance – Nonproportional Assumed Property	66
Schedule D-Part 5	E15	Schedule P-Part 3O-Reinsurance – Nonproportional Assumed Liability	66
Schedule D-Part 6-Section 1	E16	Schedule P-Part 3P-Reinsurance – Nonproportional Assumed Financial Lines	66
Schedule D-Part 6-Section 2	E16	Schedule P-Part 3R-Section 1-Products Liability-Occurrence	67
Schedule D-Summary By Country	SI04	Schedule P-Part 3R-Section 2-Products Liability-Claims-Made	67
Schedule D-Verification Between Years	SI03	Schedule P-Part 3S-Financial Guaranty/Mortgage Guaranty	67
Schedule DA-Part 1	E17	Schedule P-Part 3T-Warranty	67
Schedule DA-Verification Between Years	SI10	Schedule P-Part 4A-Homeowners/Farmowners	68
Schedule DB-Part A-Section 1	E18	Schedule P-Part 4B-Private Passenger Auto Liability/Medical	68
Schedule DB-Part A-Section 2	E19	Schedule P-Part 4C-Commercial Auto/Truck Liability/Medical	68
Schedule DB-Part A-Verification Between Years	SI11	Schedule P-Part 4D-Workers' Compensation (Excluding Excess Workers Compensation)	68
Schedule DB-Part B-Section 1	E20	Schedule P-Part 4E-Commercial Multiple Peril	68
Schedule DB-Part B-Section 2	E21	Schedule P-Part 4F-Section 1-Medical Professional Liability-Occurrence	69
Schedule DB-Part B-Verification Between Years	SI11	Schedule P-Part 4F-Section 2-Medical Professional Liability-Claims-Made	69
Schedule DB-Part C-Section 1	SI12	Schedule P-Part 4G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	69
Schedule DB-Part C-Section 2	SI13	Schedule P-Part 4H-Section 1-Other Liability-Occurrence	69
Schedule DB-Part D	E22	Schedule P-Part 4H-Section 2-Other Liability-Claims-Made	69
Schedule DB-Verification	SI14	Schedule P-Part 4I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	70
Schedule DL-Part 1	E23	Schedule P-Part 4J-Auto Physical Damage	70
Schedule DL-Part 2	E24	Schedule P-Part 4K-Fidelity/Surety	70
Schedule E-Part 1-Cash	E25	Schedule P-Part 4L-Other (Including Credit, Accident and Health)	70
Schedule E-Part 2-Cash Equivalents	E26	Schedule P-Part 4M-International	70
Schedule E-Part 3-Special Deposits	E27	Schedule P-Part 4N-Reinsurance – Nonproportional Assumed Property	71
Schedule E-Verification Between Years	SI15	Schedule P-Part 4O-Reinsurance – Nonproportional Assumed Liability	71
Schedule F-Part 1	20	Schedule P-Part 4P-Reinsurance – Nonproportional Assumed Financial Lines	71
Schedule F-Part 2	21	Schedule P-Part 4R-Section 1-Products Liability-Occurrence	72
Schedule F-Part 3	22	Schedule P-Part 4R-Section 2-Products Liability-Claims-Made	72
Schedule F-Part 4	23	Schedule P-Part 4S-Financial Guaranty/Mortgage Guaranty	72
Schedule F-Part 5	24	Schedule P-Part 4T-Warranty	72
Schedule F-Part 6-Section 1	25	Schedule P-Part 5A-Homeowners/Farmowners	73
Schedule F-Part 6-Section 2	27	Schedule P-Part 5B-Private Passenger Auto Liability/Medical	74
Schedule F-Part 7	28	Schedule P-Part 5C-Commercial Auto/Truck Liability/Medical	75
Schedule F-Part 8	29	Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers Compensation)	76
Schedule F-Part 9	30	Schedule P-Part 5E-Commercial Multiple Peril	77
Schedule H-Accident and Health Exhibit-Part 1	31	Schedule P-Part 5F-Medical Professional Liability-Claims-Made	79
Schedule H-Part 2, Part 3 and Part 4	32	Schedule P-Part 5F-Medical Professional Liability-Occurrence	78
Schedule H-Part 5-Health Claims	33	Schedule P-Part 5H-Other Liability-Claims-Made	81
Schedule P-Part 1-Summary	34	Schedule P-Part 5H-Other Liability-Occurrence	80
Schedule P-Part 1A-Homeowners/Farmowners	36	Schedule P-Part 5R-Products Liability-Claims-Made	83
Schedule P-Part 1B-Private Passenger Auto Liability/Medical	37	Schedule P-Part 5R-Products Liability-Occurrence	82
Schedule P-Part 1C-Commercial Auto/Truck Liability/Medical	38	Schedule P-Part 5T-Warranty	84
Schedule P-Part 1D-Workers' Compensation (Excluding Excess Workers Compensation)	39	Schedule P-Part 6C-Commercial Auto/Truck Liability/Medical	85
Schedule P-Part 1E-Commercial Multiple Peril	40	Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers Compensation)	85
Schedule P-Part 1F-Section 1-Medical Professional Liability-Occurrence	41	Schedule P-Part 6E-Commercial Multiple Peril	86
Schedule P-Part 1F-Section 2-Medical Professional Liability-Claims-Made	42	Schedule P-Part 6H-Other Liability-Claims-Made	87
Schedule P-Part 1G-Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler & Machinery)	43	Schedule P-Part 6H-Other Liability-Occurrence	86
Schedule P-Part 1H-Section 1-Other Liability-Occurrence	44	Schedule P-Part 6M-International	87
Schedule P-Part 1H-Section 2-Other Liability-Claims-Made	45	Schedule P-Part 6N-Reinsurance – Nonproportional Assumed Property	88
Schedule P-Part 1I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	46	Schedule P-Part 6O-Reinsurance – Nonproportional Assumed Liability	88
Schedule P-Part 1J-Auto Physical Damage	47	Schedule P-Part 6R-Products Liability-Claims-Made	89
Schedule P-Part 1K-Fidelity/Surety	48	Schedule P-Part 6R-Products Liability-Occurrence	89
Schedule P-Part 1L-Other (Including Credit, Accident and Health)	49	Schedule P-Part 7A-Primary Loss Sensitive Contracts	90
Schedule P-Part 1M-International	50	Schedule P-Part 7B-Reinsurance Loss Sensitive Contracts	92
Schedule P-Part 1N-Reinsurance – Nonproportional Assumed Property	51	Schedule P Interrogatories	94
Schedule P-Part 1O-Reinsurance – Nonproportional Assumed Liability	52	Schedule T-Exhibit of Premiums Written	95
Schedule P-Part 1P-Reinsurance – Nonproportional Assumed Financial Lines	53	Schedule T-Part 2-Interstate Compact	96
Schedule P-Part 1R-Section 1-Products Liability-Occurrence	54	Schedule Y-Information Concerning Activities of Insurer Members of a Holding Company Group	97
Schedule P-Part 1R-Section 2-Products Liability-Claims-Made	55	Schedule Y-Detail of Insurance Holding Company System	98
Schedule P-Part 1S-Financial Guaranty/Mortgage Guaranty	56	Schedule Y-Part 2-Summary of Insurer's Transactions With Any Affiliates	99
Schedule P-Part 1T-Warranty	57	Statement of Income	4
Schedule P-Part 2, Part 3 and Part 4 - Summary	35	Summary Investment Schedule	SI01
Schedule P-Part 2A-Homeowners/Farmowners	58	Supplemental Exhibits and Schedules Interrogatories	100
Schedule P-Part 2B-Private Passenger Auto Liability/Medical	58	Underwriting and Investment Exhibit Part 1	6
Schedule P-Part 2C-Commercial Auto/Truck Liability/Medical	58	Underwriting and Investment Exhibit Part 1A	7
Schedule P-Part 2D-Workers' Compensation (Excluding Excess Workers Compensation)	58	Underwriting and Investment Exhibit Part 1B	8
Schedule P-Part 2E-Commercial Multiple Peril	58	Underwriting and Investment Exhibit Part 2	9
Schedule P-Part 2F-Section 1-Medical Professional Liability-Occurrence	59	Underwriting and Investment Exhibit Part 2A	10
Schedule P-Part 2F-Section 2-Medical Professional Liability-Claims-Made	59	Underwriting and Investment Exhibit Part 3	11